

For inclusion of RX coverage under the specific and/or aggregate when there is a separate PBM, we require written documentation that we are in receipt of all prescription drug experience reports. Otherwise, RX will not be a covered expense under the excess loss policy.

The loss limit shown in the aggregate excess loss section of the proposal applies to all coverage listed within that section regardless of what is in the individual excess loss section.

Only claims up to the individual case level deductible will accumulate toward the aggregate attachment point

Terms are subject to change if final enrollment varies by more than 10% from the proposal assumptions. A current census not older than 60 days prior to the effective date will be needed for final review.

Retirees are excluded from coverage under the Stop Loss Policy.

Eligibility is assumed to be all full time employees working 30 hours or more per week at their normal place of business.

COBRA participation is limited to no more than 10% of the enrolled group.

Network fees are ineligible expenses.

Symetra reserves the right to revise this proposal if the incumbent administrator's claims backlog exceeds two weeks.

In the event of early terminations (mid-policy period), Symetra will not provide coverage for run out claims.

The producer must be properly licensed and appointed.

No producer has the authority to bind or modify the terms of this offer without the approval of Symetra.

The administrator must be approved by Symetra.

This quote is subject to Symetra's stop loss policy provisions, limitations and exclusions.

This quote/renewal excludes state assessment fees and is based on the group (through its TPA) collecting any such fee assessed with respect to the group's self-insured benefit plan and remitting such fee to the state on the group's behalf. The group may be required to notify their TPA of any covered residents that would fall under an assessment program. Symetra's quote excludes coverage of such fees. In the event Symetra is required to be involved in the administration or collection of an assessment fee on the group's behalf, the assessment fee will be charged to and collected from the group by administrative agreement separate and apart from the Excess Loss Insurance Policy.

This proposal is based upon the following network(s): Blues ASO

Plan must have utilization review and case management.

There will be no new lasers at renewal.